

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sheila L. Steinhoff  
Debtor

Case No. 20-00765-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 24, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:**

Recip ID	Recipient Name and Address
db	+ Sheila L. Steinhoff, 32 Oriole Circle, Felton, PA 17322-9213
5307140	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5391679	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5319046	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
5307149	+ TIAA Bank, 301 West Bay Street, Jacksonville, FL 32202-5147
5311715	+ TIAA, FSB, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5319856	+ TIAA, FSB, 301 W Bay Street, Jacksonville, FL 32202-5147

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Feb 24 2023 23:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5311971	+ EDI: BANKAMER2.COM	Feb 24 2023 23:49:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5307139	EDI: BANKAMER.COM	Feb 24 2023 23:49:00	Bank of America, NA, PO Box 982238, El Paso, TX 79998-2238
5325814	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 24 2023 18:41:00	CSMC 2019-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5319423	Email/PDF: bncnotices@becket-lee.com	Feb 24 2023 18:56:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5307141	+ EDI: CITICORP.COM	Feb 24 2023 23:49:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5307142	EDI: WFNNB.COM	Feb 24 2023 23:49:00	Comenity Bank / Bon-Ton, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5307143	+ Email/Text: bankruptcy@fult.com	Feb 24 2023 18:41:00	Fulton Bank, NA, 1 Penn Square, PO Box 4887, Lancaster, PA 17604-4887
5326326	EDI: JEFFERSONCAP.COM	Feb 24 2023 23:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5307144	+ Email/Text: list-nes-clientservicesreps-all@nes1.com	Feb 24 2023 18:41:00	National Enterprise Systems, 2479 Edison Boulevard, Unit A, Twinsburg, OH 44087-2476
5462738	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2023 18:41:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
5462739	Email/Text: Bankruptcy.Notices@pnc.com	Feb 24 2023 18:41:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342, PNC Bank, National Association, Attn:

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Page 2 of 3  
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			Bankruptcy
5323130	EDI: PRA.COM	Feb 24 2023 23:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5307145	+ Email/Text: bknotice@raslavr.com	Feb 24 2023 18:41:00	RAS LaVrar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
5307318	+ EDI: RMSC.COM	Feb 24 2023 23:49:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5307146	EDI: RMSC.COM	Feb 24 2023 23:49:00	Synchrony Bank / JCPenney, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
5307147	EDI: RMSC.COM	Feb 24 2023 23:49:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5307148	+ EDI: LCITDAUTO	Feb 24 2023 23:49:00	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223
5307149	^ MEBN	Feb 24 2023 18:39:26	TIAA Bank, 301 West Bay Street, Jacksonville, FL 32202-5147
5394687	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 24 2023 18:41:00	TIAA FSB, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, TIAA FSB, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5394686	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 24 2023 18:41:00	TIAA FSB, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5319116	+ EDI: LCIFULLSRV	Feb 24 2023 23:49:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5321130	EDI: USBANKARS.COM	Feb 24 2023 23:49:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
5323070	EDI: AIS.COM	Feb 24 2023 23:49:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5326666	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor TIAA FSB djones@sterneisenberg.com, bkecf@sterneisenberg.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Marisa Myers Cohen	on behalf of Creditor TIAA FSB ecfmail@mw-law.com
Martin A Mooney	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Sheila L. Steinhoff pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

**Sheila L. Steinhoff**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6458

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00765-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sheila L. Steinhoff

2/24/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**